



Committed to the future of rural communities.

TENNESSEE PROGRAM REFERENCE GUIDE

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VISION

*A rural America that is a healthy, safe, and
prosperous place to live and work*

MISSION

*To increase economic opportunity and improve
the quality of life for all rural Americans*

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INTRODUCTION



I am pleased to present this booklet which provides general information about Rural Development in Tennessee. It summarizes the many programs to assist individuals and communities in rural America. In addition to the financial assistance

outlined, we also provide a wide variety of technical assistance to individuals and rural communities.

Our organization has gone through numerous changes, including name changes, during the past several decades. I'm very proud to introduce the new Rural Development logo (displayed on the cover). Our new logo represents what USDA Rural Development is about "Committed to the Future of Rural Communities." We believe this new logo will help in building our brand equity so we can better communicate the services we offer to rural Tennessee. I am also proud to introduce our agency's Vision and Mission Statement. They are the essence of what our agency is all about.

Vision

A rural America that is a healthy, safe, and prosperous place to live and work.

Mission

To increase economic opportunity and improve the quality of life for all rural Americans.

Three separate agencies - the Housing Programs, the Community Programs, and the Business and Cooperative Programs - make up Rural Development. Our programs consist of a variety of loans, loan guarantees and grant programs, plus technical assistance in the areas of business and industry, cooperative development, rural housing, community facilities, water and waste disposal, electrification and telecommunications, including distance learning and telemedicine and broadband.

We have 165 dedicated employees fulfilling the Rural Development mission area for Tennessee.

The Rural Development programs are delivered through nine Area Offices strategically located throughout the state. In addition, we provide general information and are available to meet, by appointment, with applicants at any of the other co-located USDA Service Centers across the state. Our employees are committed to serving the rural residents of Tennessee. We are meeting the challenges by using a more strategic approach than in the past. Our statewide strategic plan recognizes the need to make the best and most efficient use of our skilled and committed staff. Formulation of the Tennessee Strategic Plan focuses on investing our limited resources by recognizing that we in Rural Development must leverage our resources with the resources of other organizations, both public and private. We believe that by working with other organizations and community leaders and being a catalyst for change, we can contribute to a more promising future for people throughout rural Tennessee.

We plan to work hard on building partnerships and leveraging federal funds to the maximum to help as many individuals and communities as is possible. In addition, our mission area allows Rural Development to be the catalyst to help communities assess needs, analyze resources and work toward solutions. In this we bring our expertise in planning, financial management and technical assistance to the table to partner with others to help rural America.

Attached is a map of Tennessee showing the nine area offices in the state. For your convenience in reaching us, I am also attaching a listing of our area offices, including names, addresses and phone numbers of the Area Directors.

Thank you for the opportunity to share the vision of Rural Development. We look forward in assisting you with the improvement of the quality of life in rural Tennessee.

Sincerely,



Mary (Ruth) Tackett
State Director
Tennessee Rural Development

STATE DIRECTOR STAFF

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RURAL DEVELOPMENT WEB SITES

Rural Development
<http://www.rurdev.usda.gov>

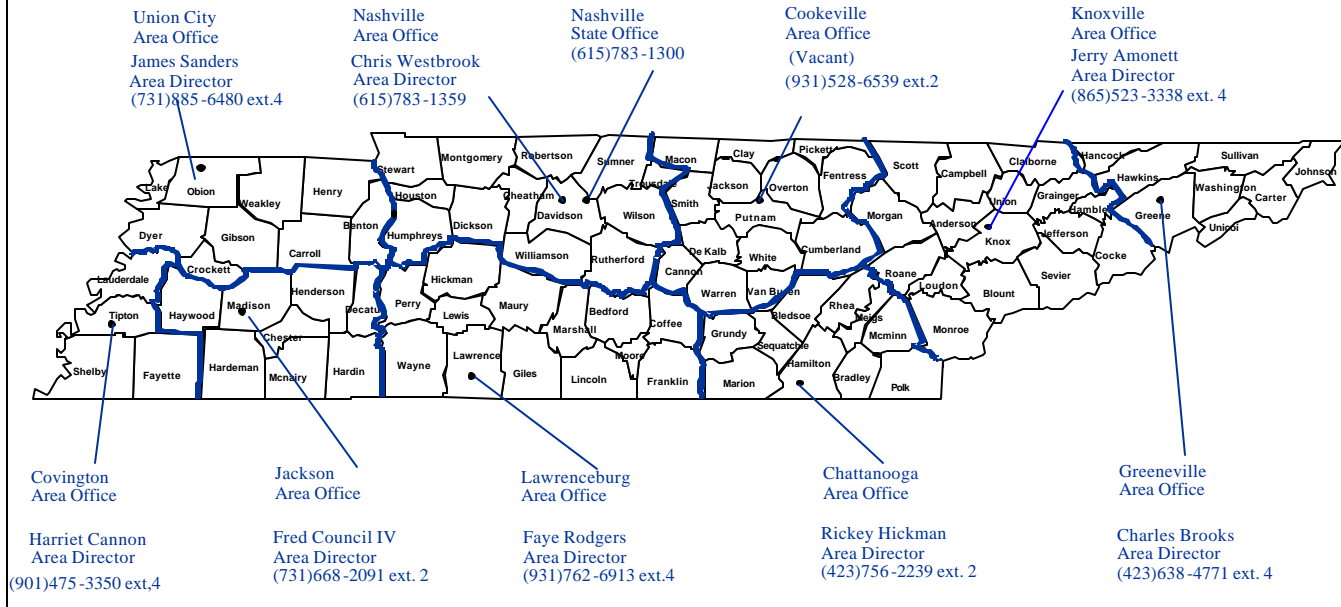
Tennessee Rural Development
<http://www.rurdev.usda.gov/tn/>

Utilities Programs Main Page
<http://www.usda.gov/rus>

Business and Cooperative Programs Main Page
<http://www.rurdev.usda.gov/rbs>

Housing Programs Main Page
<http://www.rurdev.usda.gov/rhs>

Tennessee Offices



| Area 1 | Area 2 | Area 3 | Area 4 |
|---|---|---|---|
| Greeneville Area Office Charles Brooks Area Director 214 N College Street Suite 300 Greeneville TN 37744 PHONE: 423-638-4771 FAX: 423-638-0956 charles.brooks@tn.usda.gov | Knoxville Area Office Jerry Amonett Area Director 4730 New Harvest Lane Suite 300 Knoxville, TN 37918 PHONE: 865-523-3338 FAX: 865-525-7622 jerry.amonett@tn.usda.gov | Chattanooga Area Office Rickey Hickman Area Director 309A North Market Str. P.O. Box 4941 Chattanooga, TN 37405 PHONE: 423-756-2239 FAX: 423-756-9278 rickey.hickman@tn.usda.gov | Cookeville Area Office (Vacant) Fountain Court 390 South Lowe Ave, Suite K Cookeville, TN 38503 PHONE: 931-528-6539 FAX: 931-528-1976 |
| Area 5 | Area 6 | Area 7 | |
| Nashville Area Office Christopher Westbrook Area Director 3322 West End Ave Suite 300 Nashville, TN 37203 PHONE: 615-783-1359 FAX: 615-783-1340 chris.westbrook@tn.usda.gov | Lawrenceburg Area Office Faye Rodgers Area Director 237 Waterloo Street P.O. Box 1046 Lawrenceburg, TN 38464 PHONE: 931-762-6913 FAX: 931-762-4193 faye.rodgers@tn.usda.gov | Jackson Area Office Fred Council IV Area Director West Towne Commons 85 G Stonebrook Place Jackson, TN 38305 PHONE: 731-668-2091 FAX: 731-668-6911 fred.council@tn.usda.gov | |
| Area 8 | Area 9 | | |
| Covington Area Office Harriet Cannon Area Director 2043 Highway 51 South P.O. Box 648 Covington, TN 38019 PHONE: 901-475-3350 FAX: 901-475-3356 harriet.cannon@tn.usda.gov | Union City Area Office James A. Sanders Area Director 1216 Stad Avenue, Suite 3 P.O. Box 567 Union City, TN 38281 PHONE: 731-885-6480 ext.4 FAX: 731-885-5487 james.sanders@tn.usda.gov | | |

RURAL DEVELOPMENT OFFICES AND **COUNTIES SERVICED**

AREA 1 **GREENEVILLE**

Carter
Greene
Hancock
Hawkins
Johnson
Sullivan
Unicoi
Washington

AREA 2 **KNOXVILLE**

Anderson
Campbell
Blount
Claiborne
Cocke
Grainger
Hamblen
Jefferson
Knox
Loudon
Monroe
Morgan
Roane
Scott
Sevier
Union

AREA 3 **CHATTANOOGA**

Bledsoe
Grundy
Hamilton
McMinn
Marion
Meigs
Polk
Rhea
Sequatchie

AREA 4 **COOKEVILLE**

Cannon
Clay
Cumberland
Dekalb
Fentress
Jackson
Macon
Overton
Pickett
Putnam
Smith
Van Buren
Warren
White

AREA 5 **NASHVILLE**

Cheatham
Davidson
Dickson
Houston
Humphries
Montgomery
Robertson
Rutherford
Stewart
Sumner
Trousdale
Williamson
Wilson

AREA 6 **LAWRENCEBURG**

Bedford
Coffee
Franklin
Giles
Hickman
Lawrence
Lewis
Lincoln
Marshall
Maury
Moore
Perry
Wayne

AREA 7 **JACKSON**

Chester
Decatur
Hardeman
Hardin
Haywood
Henderson
McNairy
Madison

AREA 8 **COVINGTON**

Fayette
Lauderdale
Shelby
Tipton

AREA 9 **UNION CITY**

Benton
Carroll
Crockett
Dyer
Gibson
Henry
Lake
Obion
Weakley

HIGHLIGHTS

MAKING A DIFFERENCE BY BEING **“COMMITTED TO THE FUTURE** **OF RURAL COMMUNITIES”**

Rural Development assisted rural Tennessee with over \$273 million in financial assistance during Fiscal Year 2004.

Mary (Ruth) Tackett, State Director for Rural Development in Tennessee, said “Rural Development is extremely pleased to help rural Tennessee with the \$273 million in financial assistance. These funds were used to provide quality housing, good jobs, clean drinking water plus reliable modern essential community facilities and services.”

The Rural Development mission is “To increase economic opportunity and improve the quality of life for all rural Americans”.

Housing Programs

\$186 million was provided to 3,810 rural individuals and families for quality housing. Of this amount, \$119 million of loan guarantees was provided through partnerships with private sector lenders. The guaranteed housing program assisted 1,357 individuals or families.

Another \$47 million was provided to 556 recipients with the direct housing program. An additional \$1.95 million helped 392 senior citizens or disabled individuals with essential repairs to remove a health hazard, including repairing roofs, heating, electrical and plumbing systems, water and waste disposal systems, insulation and other steps to make their homes safe.

Affordable rental units benefited rural residents in 7 communities where \$1.6 million was loaned for apartment complexes.

Another \$16 million of rental assistance was provided to low income families living in federally financed rental projects.

Grant funds totaling \$243,861 were made available to provide assistance to help 17 families with repairs through Housing Preservation Grants.

Business and Cooperative Programs

Over \$26 million was loaned, guaranteed, or provided as grants, to assist 373 businesses across the state. Funds were used to finance retail businesses, and factory/industrial and manufacturing businesses. As a result of these loans and grants there were 907 jobs created or saved in rural Tennessee.

Community Programs

A variety of assistance in the utility programs was available for communities, including water and waste, electrical and telephone distribution. In the water and waste area, \$47.7 million assisted over 138,223 families with adequate drinking water.

Through the community facilities program, \$13.2 million in funds were provided to communities throughout Tennessee. 240,896 rural residents benefited from these funds.

Anyone seeking more information about Rural Development or any of our programs may visit the Rural Development Web Site at <http://www.rurdev.usda.gov/tn/> or by contacting the Rural Development state office at (615) 783-1300.